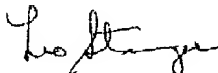


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September 1, 2004

Date

Leo Stanger

Docket EPC-25C

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Bertram V. Burke  
Serial No. : 09/609,777  
Filed : July 5, 2000  
For : Funds Distribution System Connected With Point Of Sale Transactions  
Group Art Unit : 3629  
Examiner : Jonathan P. Ouellette, Tel 703-605-0662

Commissioner for Patents  
PO Box 1450  
Alexandria VA 22313-1450

COVER SHEET FOR SMALL ENTITY

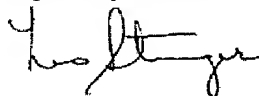
Sir:

Supplemental to the 4-29-04 response to the 1-29-04 Office Action, applicant is submitting an Amendment. The fee is calculated below.

| STATUS OF CLAIMS                  | After Amend | Highest Paid For | No. Extra | Rate     | Net      |
|-----------------------------------|-------------|------------------|-----------|----------|----------|
| Total                             | 44          | 42               | 2         | x \$18=  | \$ 18.00 |
| Independent                       | 3           | 3                | 0         | x \$43=  | \$ 0.00  |
| Multiple Dependent Claims, if any |             |                  |           | x \$145= | \$ 0.00  |
| Total Fee                         |             |                  |           |          | \$ 18.00 |

Please charge any additional amounts due to Deposit Account No. 194124.

Respectfully Submitted



For Applicant,  
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## AMENDMENT

Sir:

Supplemental to the April 29, 2004 response to the January 29, 2004 Office Action,  
please amend this application as shown on the attached sheets.

## REMARKS

Claims 1 to 15, 17 to 19, 21, and 31 to 55 are now in the application. Claims 54 and  
55 have been added.

The Examiner is respectfully thanked for the interviews courteously granted July  
22, 2004 to July 30, 2004. At that time the claims were discussed and the Examiner  
indicated that the claims required a recitation regarding the relationship of the transactor to  
the account, and suggested such recitation.